

## EFFECTIVE FEB. 2ND, 2024

### WHAT IS THE NEW MAILING ADDRESS?

Voyage FCU, PO Box  
88538, Sioux Falls, SD  
57109

### WHAT IS THE PHONE NUMBER?

605.338.2533

> The First Century FCU phone numbers will still be available and redirected to Voyage FCU.

> Call or text us!

### TEXTING SERVICES

With our text messaging and text notices, you can quickly and securely communicate with us. Member service representatives are available regular business hours via SMS text message.

### LOCAL CONTACT CENTER HOURS

The contact center is open Monday-Friday 9:00 am - 5:00 pm.

### WHAT IS THE EMAIL ADDRESS?

info@voyagefcu.org

### ATM NETWORKS

You now have access to two nationwide ATM networks. [To find an ATM near you.](#)



# MERGER UPDATES

Thank you for your patience, we have been working diligently behind the scenes to get ready for the upcoming data merger and conversion, which will take place on February 1st, 2024.

Enclosed in this letter are all the details you need to know for your upcoming debit card changes, check changes, hour changes, and so much more. Please be sure to read through this letter thoroughly.

### WHAT'S THE TRANSITION PLAN?

#### February 1st, 2024:

First Century FCU will **not be open for business** as the data is converted into Voyage FCU.

#### February 2nd, 2024:

First Century FCU will **reopen** and **officially be functioning** as part of Voyage FCU.

### WILL MY ACCOUNT NUMBER CHANGE?

No, for the vast majority of First Century Members your account number will remain the same.

### WHAT WILL HAPPEN TO MY DIRECT DEPOSITS AND ONLINE PAYMENTS?

Your direct deposits and online payments will still work you will not need to change anything with how they are set up.

### ONLINE BANKING & ESTATEMENTS

- > In 2021, Voyage FCU invested in an upgraded online banking platform for the membership. To enroll in the new online banking, you must know your member number and full social security number or tax ID.
- > Username: Member Number
- > Password: Full Social Security Number or Tax ID

Two screenshots of the online banking interface. The left screenshot shows the 'Online Banking Login' page with fields for Username, Password, and a 'Sign In' button. A 'Login' button is also visible at the top right. The right screenshot shows the 'Enroll in Online Banking' page with fields for Member Number and SSN, a checkbox for 'I am not a robot', and 'Enroll' and 'Cancel' buttons.

**First Century FCU members** who sign up for online banking **AND** eStatements during February 2024, will receive **\$10 deposited** into their checking or savings account within 3-5 business days.

“Voyage has always been very welcoming and friendly. I recommend them to everyone!”  
- JOE

“Best decision I’ve ever made was to switch to a credit union but not just any CU. Voyage has been nothing short of an amazing experience! The relationship is like my second family.”  
- JUSTIN

“I have had such an amazing experience since switching to Voyage! Everyone has been super nice and helpful.”  
- AMBER

“Very professional staff were very kind and helped me with my needs. I really recommend VFCU for any business you need!”  
- JOSE



Equal Housing Lender  
Insured by NCUA

605.338.2533  
www.voyagefcu.org



### DEBIT CARDS

> **DO NOT DESTROY YOUR FIRST CENTURY FCU CARD UNTIL AFTER FEBRUARY 1ST, 2024.**

- > You will receive a Voyage FCU debit card around January 20th, 2024. You can activate it at that time, but it will not work until January 31st, 2024.
- > You will need to continue using your First Century FCU debit card until January 31st @5pm CST.
- > Voyage debit cards can be used at this time.

### CHECKS

Your checks will continue to work post-conversion. However, your First Century checks will not show images online. If you would like to be able to see your check images online, you will need to order new checks. Voyage will cover the costs of these checks at no charge to you. Please reach out to the First Century Branch at 605.335.1070 or info@voyagefcu.org to order new checks.

### BANKING STATEMENTS

- > All members will receive a paper statement for January, you will receive this early February.
- > Statement history will not be available online once First Century FCU data has been converted to Voyage FCU. Members should go online before January 31st and download any statements for your accounts.

### AMERICAN INCOME LIFE INSURANCE

Voyage FCU is unable to continue the benefit of the American Income Life Insurance. However, you have access to TruStage Life Insurance benefit through Voyage.

### CREDIT CARDS

Your Voyage credit card will be reissued in July, more information regarding this conversion will be sent out in the spring.

### MOBILE APP

Download our mobile app today! You're in control with features like effortlessly transferring money to friends, paying bills, tracking spending, travel settings, and turning your cards on or off. Experience the ease of handling your finances anytime, anywhere.



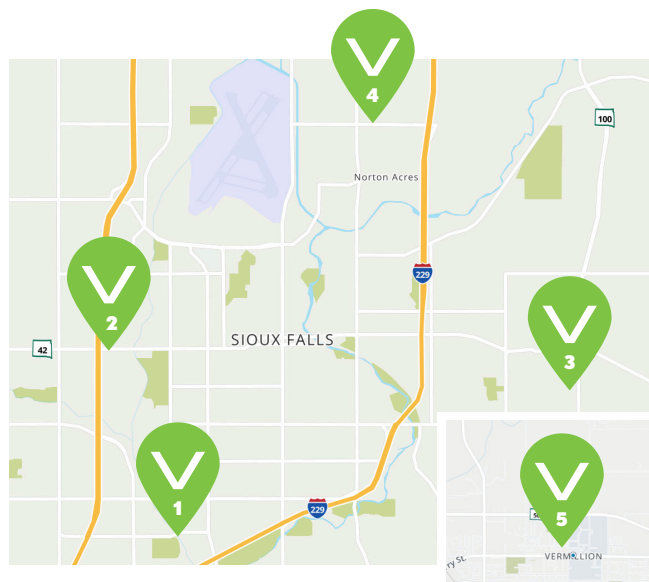
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We appreciate your patience as we move through this transition. We hope you see the benefits of merging with Voyage FCU.



- 1 Main Branch**  
3823 South Kiwanis Circle
- 2 Crossroads Branch**  
4420 West Crossroads Place
- 3 Dawley Farms Branch**  
5800 East 18th Street Suite 101
- 4 First Century Branch**  
1512 E. Benson Road
- 5 Vermillion Branch**  
105 East Cherry Street,  
Vermillion, SD



Their customer service is AMAZING. Emily was there to help me at all hours of the evening. Her emails were always prompt and polite. She's a delight! She made the whole process a breeze."

- AU

**WHAT ARE THE HOURS OF THE VOYAGE FCU BRANCHES AND DRIVE-UPS?**

> **Main Branch**

LOBBY HOURS Mon - Fri 9:00 am - 5:00 pm

DRIVE-UP HOURS Mon - Fri 8:00 am - 5:30 pm, Sat 9:00 am - 12:00 pm

> **Crossroads Branch**

LOBBY HOURS Mon - Fri 9:00 am - 5:00 pm

DRIVE-UP HOURS Mon - Fri 8:00 am - 5:30 pm

> **Dawley Branch**

LOBBY HOURS Mon - Fri 9:00 am - 5:00 pm, Sat 9:00 am - 12:00 pm

DRIVE-UP HOURS Mon - Fri 8:00 am - 5:30 pm, Sat 9:00 am - 12:00 pm

> **First Century Branch**

LOBBY HOURS Mon - Fri 9:00 am - 5:00 pm

DRIVE-UP HOURS Mon - Fri 8:00 am - 5:30 pm

> **Vermillion Branch**

LOBBY HOURS Mon - Fri 9:00 am - 5:00 pm, Sat 9:00 am - 12:00 pm

DRIVE-UP HOURS Mon - Thurs 8:00 am - 5:00 pm, Fri 8:00 am - 5:30 pm, Sat 9:00 am - 12:00 pm

**LOANS™:**

**Home**

- Purchase a Home
- Refinance My Home
- Second Mortgages
- Home-equity Line of Credit
- Construction Loans

**Vehicle**

- Auto Loans
- RV, Boat, Motorcycle, & Classic
- ATV

**Personal**

- Personal Loans
- Share or Certificate Secured Loans
- Line of Credit

**Business**

- Business Line of Credit
- Business Mortgages
- Machinery & Equipment Loan

**ACCOUNTS:**

**Checking**

- Personal Checking
- Business Checking

**Savings**

- Share Savings
- You Name It Savings
- Holiday Club Account

**Investment**

- Share Certificates
- Money Market Account
- Individual Retirement Accounts (IRA)

**CARDS:**

**Credit**

- Visa Credit Cards
- Business Credit Cards

**CREDIT CARD BENEFITS:**

With our Voyage Visa Card, you pay no annual fees, balance transfer fees, or cash advance fees. You'll only owe 3% of your balance each month, and you'll get an annual percentage rate as low as 8.88%\*.

Also, enjoy these features:

- Rewards program
- Cash advance rate = purchase rate
- Chip card for added security
- Visa logo accepted virtually everywhere

**ONLINE/MOBILE:**

**Online**

- Online Banking
- Bill Pay
- eStatements
- Direct Deposit
- Payroll Deduction

**Mobile**

- Mobile Banking
- Phone Banking

**SERVICES:**

**Services**

- Investments
- Insurance
- In-branch Services

**Resources**

- Financial Education
- Calculators

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Sioux Falls Locations

Easy-to-Use Mobile App

Great Financial Services

1

Vermillion Location

Better Rates & Lower Fees



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605.338.2533

www.voyagefcu.org



# FEE SCHEDULE

Effective August 1, 2018

Account Fees	
Overdraft Fee (paid or returned)	\$30/item
Account/Suffix reopen within 365 days	\$25
Stop Payment	\$30/request
Share Draft Printing	Varies per style
Dormant/Inactive Accounts	\$20/month
Early Share and Share Draft Account closure under 90 days	\$5
Counter Checks	Free at Account Opening-2, \$5 per check
Overdraft Transfer Fee	\$5
ATM and Debit Cards	
Replacement Card	\$10
Foreign Withdraw	\$2
Credit Cards	
Replacement Card	\$10
Rush Order	\$20
Pay Trace Transaction	\$10 per \$500 transaction
Cash Advance-VFCU Card	FREE
Wires	
Wire Transfer (Outgoing)	\$25/transfer
Wire Transfer (in coming)	\$5
Foreign Wire Transfer	\$50
Electronic Funds	
ACH Change	\$5/item
Origination ACH Return	\$30
ACH Non-sufficient Funds	\$30
Online Bill Pay	
Bill Pay	Free
Per Item	Free
Safe Deposit Box	
3" x 5" box	\$20/year
3" x 10" box	\$30/year
5" x 10" box	\$50/year
10" x 10" box	\$70/year
Drilling of boxes	Cost
Key Deposit	\$30/key
Consumer Loans	
Extensions/Sub-Action	\$20
Carfax Report	1 Free, \$25/report
Refinance	1% of total loan amt. Minimum \$35 Maximum \$150

Online Banking	
Member Account Access	Free
E-Statements	Free
Mobile Banking	
Member Account Access	Free
Remote Deposit Capture	Free
Other Services	
Call! Telephone Account Access	Free
Click! Online Account Access	Free
Notary Service	Free
Account Reconciliation	\$20/hour
Account Research	\$30/hour
Statement Copy	\$5/copy
Print out	\$1/copy
Deposited Item Return	\$10/item
On-us Check Withdrawal over \$100 and over 18 yrs of age	\$5/non-member, \$15/business
Money Order/Cashier's Check/Credit Union Check	\$5/item, fee waived if payee is account holder
Stop Payment on CU Check	\$30/check
Copy	10 pages Free/\$.10 per page
Draft Copy	\$5/item
Returned Mail	\$5/item
Overnight Mail Fee	\$30/item
Saturday Delivery Fee	\$40/item
Check Cashing	2% of check**
Levy on Account/Garnishments	\$50
Foreign Deposit	\$10
Fax Service	\$1 to receive/\$2 to send
Collection Item - incoming	\$20
VISA Gift Card	\$3/request
VISA Travel Card	\$6
Verification-Outside Request	\$10
VISA Prepaid Debit Card	\$10/card, \$2/reload at CU
Check or Receipt Mail Fee	\$2.00

\*\*No fee if deposit accounts cover check, or monthly average balance of \$300 in deposit accounts, or have active loan or credit card



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[www.voyagefcu.org](http://www.voyagefcu.org)

